

March 31, 2017

Earnings to Average Assets	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer
YTD Annualized	<2mm	2-5mm	5-10mm	10-20mm	20-50mm	50-100mm	100-200mm	200-500mm	500mm-1B	GT 1 Billion	ALL FICUs
Investment Yield	1.19%	0.64%	0.67%	1.13%	1.07%	1.19%	1.27%	1.45%	1.31%	1.54%	1.38%
Loan Yield	5.25%	5.90%	5.03%	5.59%	5.00%	4.60%	5.02%	4.86%	4.99%	4.22%	4.60%
Net Loan Yield After NCOs	5.32%	5.77%	4.49%	5.09%	4.58%	4.02%	4.38%	4.02%	3.68%	3.60%	3.88%
Asset Yield	3.76%	3.41%	3.15%	2.87%	2.96%	2.97%	3.72%	3.51%	3.60%	3.25%	3.35%
Cost of Funds	-0.33%	-0.31%	-0.28%	-0.30%	-0.20%	-0.28%	-0.37%	-0.40%	-0.41%	-0.59%	-0.46%
Gross Spread	3.44%	3.10%	2.87%	2.57%	2.77%	2.70%	3.35%	3.12%	3.18%	2.66%	2.88%
Provision Expense	0.00%	0.04%	-0.31%	-0.04%	-0.23%	-0.38%	-0.54%	-0.48%	-0.69%	-0.45%	-0.46%
Net Spread after Provision Expense	3.44%	3.14%	2.56%	2.53%	2.54%	2.32%	2.80%	2.64%	2.49%	2.21%	2.42%
Total Non-Interest Income	0.37%	0.65%	0.81%	0.75%	1.24%	1.13%	1.80%	2.29%	2.64%	2.03%	1.95%
Total Non-Interest Expense	-3.25%	-3.68%	-3.32%	-3.30%	-3.44%	-3.18%	-4.07%	-4.26%	-4.70%	-3.71%	-3.88%
Net Operating Expense	-2.88%	-3.03%	-2.51%	-2.54%	-2.21%	-2.05%	-2.27%	-1.97%	-2.06%	-1.68%	-1.92%
Non-Operating Gains (Losses)	0.00%	-0.01%	0.00%	0.00%	0.00%	0.03%	0.00%	0.00%	-0.03%	0.00%	0.00%
OTTI Losses Recognized in Earnings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Stabilization Expense	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Recovery/Pass-back	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%
Return on Assets (ROA with Provision for LL)	0.56%	0.11%	0.05%	-0.01%	0.33%	0.29%	0.53%	0.67%	0.42%	0.53%	0.50%
Net Charge-Offs	0.05%	-0.07%	-0.31%	-0.20%	-0.21%	-0.31%	-0.43%	-0.54%	-0.86%	-0.42%	-0.46%
ROA (with Net Charge-offs)	0.60%	0.00%	0.05%	-0.17%	0.35%	0.36%	0.65%	0.60%	0.25%	0.57%	0.50%
ROA with Provision for LL - W/O NCUSIF Expense	0.56%	0.11%	0.05%	-0.01%	0.33%	0.30%	0.53%	0.67%	0.41%	0.53%	0.49%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.60%	0.00%	0.05%	-0.17%	0.35%	0.36%	0.65%	0.60%	0.24%	0.56%	0.50%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.72%	-1.96%	-1.40%	-1.64%	-1.53%	-1.51%	-2.03%	-2.29%	-2.50%	-1.95%	-2.01%
Travel and Conference Expense	0.00%	0.00%	-0.01%	-0.02%	-0.02%	-0.02%	-0.06%	-0.03%	-0.03%	-0.03%	-0.03%
Office Occupancy Expense	-0.23%	-0.21%	-0.19%	-0.21%	-0.21%	-0.21%	-0.27%	-0.26%	-0.38%	-0.27%	-0.27%
Office Operations Expense	-0.98%	-0.90%	-1.21%	-0.73%	-0.95%	-0.57%	-0.72%	-0.81%	-0.83%	-0.71%	-0.74%
Educational and Promotional Expense	0.00%	-0.03%	-0.02%	-0.06%	-0.09%	-0.13%	-0.10%	-0.14%	-0.07%	-0.15%	-0.13%
Loan Servicing Expense	0.00%	-0.06%	-0.08%	-0.12%	-0.16%	-0.19%	-0.27%	-0.33%	-0.45%	-0.24%	-0.27%
Professional and Outside Services	-0.23%	-0.32%	-0.23%	-0.39%	-0.37%	-0.45%	-0.51%	-0.29%	-0.23%	-0.14%	-0.26%
Member Insurance	0.00%	0.00%	0.01%	0.00%	0.00%	-0.01%	0.00%	-0.01%	-0.03%	-0.01%	-0.01%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	-0.02%	-0.05%	-0.03%	-0.02%	-0.01%	-0.01%	-0.01%	-0.01%	-0.06%	-0.04%
Miscellaneous Operating Expenses	-0.09%	-0.19%	-0.16%	-0.09%	-0.09%	-0.06%	-0.09%	-0.08%	-0.17%	-0.16%	-0.12%
Total Non-Interest Expense	-3.25%	-3.68%	-3.32%	-3.30%	-3.44%	-3.18%	-4.07%	-4.26%	-4.70%	-3.71%	-3.88%
Other Performance Ratios											
Earning Asset Yield	3.84%	3.69%	3.52%	2.81%	3.22%	3.18%	3.80%	3.77%	3.90%	3.37%	3.51%
Average Cost of Funds	-0.37%	-0.37%	-0.34%	-0.36%	-0.24%	-0.32%	-0.40%	-0.45%	-0.44%	-0.65%	-0.51%
FTE Employee / \$million of Loans & Share Drafts	0.80	1.02	0.55	0.55	0.48	0.44	0.38	0.47	0.40	0.31	0.37
Compensation & Benefits / FTE Emp.	\$32,889	\$35,378	\$38,947	\$57,360	\$50,756	\$52,179	\$61,285	\$60,250	\$75,445	\$74,117	\$66,108
Compensation & Benefits / \$million Lns. & S.D.s	\$26,386	\$33,849	\$19,731	\$33,367	\$23,723	\$22,295	\$24,461	\$28,692	\$30,453	\$23,175	\$25,079
Operating Expense / Loans & Share Drafts	-4.99%	-6.34%	-4.70%	-6.69%	-5.35%	-4.68%	-4.90%	-5.33%	-5.72%	-4.41%	-4.85%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.57%	1.12%	1.15%	1.53%	1.92%	1.66%	2.17%	2.86%	3.22%	2.42%	2.44%
Net Operating Expense / Loans & Share Drafts	-4.42%	-5.22%	-3.55%	-5.16%	-3.43%	-3.02%	-2.73%	-2.46%	-2.50%	-1.99%	-2.41%
Operating Expense / Operating Revenue	86.52%	98.06%	90.95%	99.27%	86.76%	84.22%	80.44%	80.25%	81.92%	81.40%	81.89%
Total Fixed Assets / Shares & Equity	0.07%	0.36%	0.69%	1.24%	2.14%	2.34%	3.11%	4.10%	4.48%	2.20%	2.82%
Net Loans to Total Shares and Deposits	73.1%	60.8%	64.2%	49.6%	58.6%	62.0%	75.8%	75.2%	71.8%	77.2%	73.4%
Members / FTE Employee	643.78	454.31	466.50	499.04	422.63	404.94	340.07	328.06	338.41	369.31	363.26

March 31, 2017

Balance Sheet Mixes	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
ASSETS											
Cash and Cash Equivalents	0.2%	1.3%	1.4%	1.0%	1.6%	1.3%	1.0%	1.5%	1.4%	0.8%	1.1%
Total Investments	33.9%	44.0%	39.7%	57.2%	44.5%	41.5%	27.1%	28.0%	26.4%	28.0%	30.3%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	1.4%	0.6%	1.7%	1.8%	3.0%	1.3%	4.8%	3.8%	3.1%
All Other Unsecured Loans/Lines of Credit	11.8%	6.6%	6.3%	3.7%	3.2%	2.2%	2.1%	2.8%	2.2%	2.3%	2.4%
Short-Term Small Amount Loans (STS)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Federally Guaranteed Student Loans	0.0%	0.0%	0.6%	0.0%	0.4%	0.2%	0.6%	0.1%	0.3%	0.5%	0.4%
New Vehicle Loans	15.1%	13.5%	9.1%	5.6%	5.9%	8.5%	6.7%	7.6%	5.2%	10.0%	8.3%
Used Vehicle Loans	33.3%	27.4%	28.3%	17.0%	19.4%	19.2%	21.0%	26.6%	20.9%	18.7%	20.5%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.0%	0.6%	5.7%	8.3%	12.3%	19.5%	15.5%	17.6%	22.0%	18.3%
Total Other Real Estate Loans/Lines of Credit	0.2%	0.3%	6.0%	3.6%	7.5%	6.1%	10.0%	6.8%	4.0%	7.3%	7.1%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total All Other Loans/Lines of Credit to Members	4.3%	5.6%	4.8%	3.2%	3.5%	2.6%	3.6%	2.9%	9.6%	1.4%	3.0%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.3%	0.1%	0.1%	0.5%	0.3%
Total Loans and Leases	64.8%	53.4%	57.2%	39.6%	50.0%	52.9%	66.7%	63.6%	64.7%	66.5%	63.4%
Less: Allowance for Loan & Lease Losses	-0.6%	-0.4%	-0.3%	-0.2%	-0.4%	-0.3%	-0.5%	-0.7%	-0.7%	-0.6%	-0.6%
Net Loans and Leases	64.2%	53.0%	56.9%	39.3%	49.6%	52.6%	66.2%	62.9%	63.9%	65.9%	62.9%
Total Other Assets	1.6%	1.7%	2.1%	2.5%	4.3%	4.7%	5.7%	7.6%	8.3%	5.2%	5.8%
TOTAL ASSETS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
LIABILITIES, SHARES, AND EQUITY											
Total Liabilities	0.0%	0.1%	2.0%	8.2%	5.5%	4.3%	2.2%	3.9%	2.1%	3.4%	3.5%
Share Drafts	1.7%	4.4%	13.7%	10.1%	15.2%	13.7%	16.4%	16.9%	17.5%	18.0%	16.9%
Regular Shares	85.0%	74.9%	58.8%	59.3%	46.0%	47.2%	36.8%	28.3%	31.2%	21.8%	30.1%
Money Market Shares	0.0%	1.7%	4.0%	1.1%	10.9%	9.3%	11.0%	18.4%	20.6%	27.0%	19.9%
Share Certificates	1.6%	3.7%	11.8%	6.6%	9.4%	7.5%	14.9%	15.2%	13.3%	11.8%	12.3%
IRA/KEOGH Accounts	0.0%	1.0%	0.7%	2.4%	3.4%	6.1%	7.5%	4.9%	7.3%	7.4%	6.5%
All Other Shares	0.4%	0.0%	0.1%	0.2%	0.5%	1.6%	1.3%	0.2%	0.1%	0.2%	0.4%
Non-Member Deposits	0.0%	2.2%	0.0%	0.0%	0.0%	0.0%	0.1%	0.6%	0.0%	0.0%	0.1%
Total Shares and Deposits	88.7%	87.9%	89.1%	79.8%	85.3%	85.3%	88.0%	84.6%	90.0%	86.2%	86.4%
Total Equity	11.3%	12.1%	9.0%	11.9%	9.2%	10.4%	9.8%	11.5%	7.9%	10.3%	10.2%
TOTAL LIABILITIES, SHARES, AND EQUITY	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Net Worth	11.3%	12.1%	9.0%	12.0%	9.4%	10.6%	10.3%	11.7%	8.7%	10.6%	10.5%
Total Equity + Allow. for Loan Loss	11.9%	12.5%	9.3%	12.2%	9.6%	10.7%	10.3%	12.1%	8.6%	10.9%	10.7%
Balance Sheet Growth YTD Annualized											
Total Investments	-32.7%	-45.7%	-48.4%	48.8%	-22.5%	30.2%	64.8%	29.6%	67.9%	38.1%	36.1%
Total Loans and Leases	8.6%	-33.0%	-59.4%	41.0%	-16.3%	-29.0%	26.3%	8.9%	-1.3%	10.8%	7.7%
TOTAL ASSETS	-5.8%	-39.0%	-57.3%	47.6%	-20.6%	-7.4%	36.2%	14.3%	10.0%	16.8%	14.6%
Total Liabilities	-300.0%	-124.1%	-121.1%	-7.4%	-24.5%	31.0%	-74.7%	-43.9%	-114.9%	-8.3%	-28.6%
Total Shares and Deposits	-6.4%	-38.0%	-54.0%	56.0%	-20.7%	-8.4%	41.3%	18.4%	14.6%	19.1%	17.5%
Equity Capital	0.0%	-45.9%	-71.9%	35.9%	-17.9%	-13.6%	24.6%	7.8%	5.2%	7.0%	6.7%
TOTAL LIABILITIES, SHARES, AND EQUITY	-5.8%	-39.0%	-57.3%	47.6%	-20.6%	-7.4%	36.2%	14.3%	10.0%	16.8%	14.6%

March 31, 2017

Loan Quality	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Delinquent Loans / Net Loans	1.23%	2.02%	0.94%	0.71%	0.63%	0.74%	0.73%	0.85%	1.01%	0.60%	0.72%
Delinquent Loans / Total Capital	6.7%	8.7%	5.8%	2.3%	3.3%	3.7%	4.8%	4.5%	7.6%	3.6%	4.2%
Delinquent Loans + OREO / Net Loans + OREO	1.2%	2.0%	1.0%	0.7%	0.7%	0.9%	0.8%	1.0%	1.2%	0.8%	0.9%
Delinquent Loans > 6mo / Delinquent Loans	20.6%	55.3%	37.6%	37.1%	20.5%	34.2%	29.2%	32.2%	33.2%	39.1%	34.7%
Allowance for Loan Losses/Net Loans	0.87%	0.75%	0.53%	0.63%	0.75%	0.61%	0.74%	1.06%	1.12%	0.90%	0.90%
Loans 2 to less than 6 months Delinquent (\$000s)	\$6	\$16	\$25	\$27	\$83	\$171	\$528	\$991	\$3,072	\$5,194	\$355
Loans 6 to less than 12 months Delinquent (\$000s)	\$1	\$13	\$12	\$14	\$17	\$76	\$146	\$436	\$1,266	\$1,732	\$129
Loans 12 months and over Delinquent (\$000s)	\$1	\$7	\$3	\$2	\$5	\$13	\$72	\$35	\$261	\$1,600	\$59
Total Delinquent Loans (\$000s)	\$8	\$35	\$40	\$43	\$105	\$260	\$746	\$1,463	\$4,599	\$8,526	\$543
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.38%	0.25%	0.45%	0.44%	0.40%	0.11%	0.71%	0.52%	0.46%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	1.00%	0.00%	1.06%	0.21%	0.48%	0.13%	1.35%	1.23%	0.99%
New Vehicle Loans	0.00%	0.73%	0.24%	0.55%	0.47%	0.33%	0.68%	0.63%	0.92%	0.42%	0.51%
Used Vehicle Loans	1.37%	2.32%	0.68%	0.98%	0.69%	1.28%	1.09%	1.33%	1.64%	0.44%	0.92%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.00%	0.26%	0.07%	0.93%	0.44%	0.56%	0.70%	0.64%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.39%	0.34%	0.33%	0.64%	0.00%	0.65%	0.51%
Other RE Fixed	0.00%	0.00%	0.00%	0.10%	0.00%	0.22%	1.11%	0.18%	0.94%	0.17%	0.30%
Other RE Adj	0.00%	0.00%	0.00%	0.60%	0.27%	0.52%	0.22%	0.07%	0.17%	0.21%	0.21%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans	7.82%	6.12%	5.95%	1.67%	2.46%	2.06%	1.22%	1.65%	1.10%	4.84%	2.24%
Indirect Loans	0.00%	0.00%	0.00%	2.46%	0.74%	1.50%	1.60%	1.70%	1.39%	0.58%	1.08%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.00%	0.32%	0.17%	0.60%	0.52%	0.54%	0.69%	0.60%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.74%	1.13%	0.00%	0.09%	0.43%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.12%	0.19%	0.00%	0.01%	0.05%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	-0.07%	0.13%	0.54%	0.50%	0.42%	0.58%	0.63%	0.85%	1.31%	0.62%	0.71%
Recoveries / Charge-Offs	0.00%	41.67%	13.68%	18.69%	27.55%	13.41%	13.31%	22.54%	17.39%	14.28%	16.72%
Expected Charge-Offs / Net Loans	0.32%	0.96%	0.46%	0.64%	0.35%	0.44%	0.33%	0.60%	0.46%	0.33%	0.40%
Provision for Loan Losses/Net Charge-Offs	0.0%	-57.1%	100.0%	20.1%	110.2%	120.6%	127.1%	88.0%	80.2%	108.2%	101.2%
Prov. for Loan Losses/Expected Charge-Offs	0.0%	-7.8%	117.9%	15.8%	132.3%	160.1%	246.5%	125.6%	229.4%	204.0%	182.1%
Bankruptcies / Net Loans	0.22%	0.75%	0.81%	1.77%	0.88%	0.93%	0.46%	1.47%	0.70%	0.35%	0.66%
Total Amount of Loans Charged-Off (\$000s)	\$0	\$4	\$29	\$36	\$97	\$243	\$719	\$1,859	\$7,234	\$10,188	\$644
Total Amount of Recoveries (\$000s)	\$0	\$2	\$4	\$7	\$27	\$33	\$96	\$419	\$1,258	\$1,455	\$108
Net Charge Offs (\$000s)	\$0	\$2	\$25	\$29	\$70	\$210	\$623	\$1,440	\$5,976	\$8,733	\$537
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.00%	0.19%	0.70%	0.94%	0.97%	0.83%	2.42%	1.72%	1.47%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	50.00%	0.00%	0.00%	0.00%	0.00%	44.44%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
New Vehicle Loans	0.00%	0.00%	0.00%	0.00%	0.34%	0.32%	0.44%	0.56%	1.01%	0.50%	0.50%
Used Vehicle Loans	0.00%	0.04%	0.72%	0.52%	0.43%	0.87%	1.29%	1.31%	1.70%	0.73%	1.02%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	-0.12%	0.00%	0.05%	0.00%	0.15%	0.02%	0.03%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.74%	-0.02%	-0.07%	0.09%	-0.12%	0.70%	0.05%	0.07%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5600.00%
All Other Loans	-1.01%	1.14%	2.34%	3.14%	49.83%	-1.56%	-0.03%	-0.28%	-1.02%	-0.64%	-0.64%
Indirect Loans	0.00%	0.00%	0.00%	0.34%	0.32%	0.33%	0.52%	0.40%	0.39%	0.21%	0.32%
Number of Credit Unions in Each Peer Group:	9	12	13	24	19	15	13	8	2	3	118

March 31, 2017

Concentration Risk (% of Net Worth)	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Deposits in Commercial Banks, S&Ls, Savings Banks	0.00%	15.63%	14.22%	39.79%	32.28%	22.81%	4.24%	1.67%	0.08%	0.36%	5.26%
Credit Unions - Deposits in and Loans to	2.17%	15.59%	0.00%	10.07%	2.73%	5.51%	1.05%	0.43%	0.00%	0.00%	1.07%
Total Investments in Corporate Credit Unions*	48.71%	64.38%	116.14%	52.36%	55.17%	38.22%	25.72%	9.63%	0.00%	0.81%	12.93%
Marketable Securities	0.00%	0.00%	21.67%	73.84%	110.62%	109.98%	125.83%	150.07%	196.07%	188.13%	160.02%
All Other Investments	151.29%	211.26%	245.75%	272.36%	247.11%	175.37%	65.73%	21.42%	-18.14%	4.71%	45.98%
Total Investments	299.48%	365.16%	442.47%	476.11%	474.22%	391.30%	263.31%	239.81%	304.01%	263.70%	288.08%
Unsecured Loans	104.54%	54.87%	86.29%	36.19%	52.62%	37.24%	49.07%	34.92%	80.52%	57.30%	52.23%
Vehicle Loans	427.14%	338.67%	417.32%	188.35%	269.37%	260.56%	269.31%	292.96%	300.44%	269.57%	274.17%
New Vehicle Loans	132.92%	111.58%	101.36%	46.43%	63.22%	79.80%	65.59%	65.37%	60.10%	94.06%	78.95%
Used Vehicle Loans	294.22%	227.09%	315.97%	141.92%	206.15%	180.76%	203.71%	227.59%	240.34%	175.51%	195.22%
Total Real Estate	1.86%	2.45%	74.00%	77.62%	169.11%	173.78%	286.38%	190.66%	249.15%	276.34%	241.20%
1st Mortgage	0.00%	0.00%	6.75%	47.33%	88.77%	115.93%	189.24%	132.51%	203.13%	207.29%	173.81%
1st Mortgage Fxd	0.00%	0.00%	6.76%	25.64%	46.21%	73.28%	84.09%	80.33%	195.21%	166.60%	125.77%
1st Mortgage Adj	0.00%	0.00%	0.00%	21.68%	42.56%	42.65%	105.15%	52.18%	7.92%	40.69%	48.04%
2nd Mortgage	1.86%	2.45%	67.26%	30.30%	80.33%	57.85%	97.14%	58.15%	46.01%	69.05%	67.39%
Closed-End Fxd	1.86%	2.45%	25.97%	4.60%	16.46%	15.01%	11.72%	10.59%	6.80%	18.51%	14.50%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	16.24%	4.30%	0.79%	0.60%	0.00%	0.01%	1.17%
Open-End Adj	0.00%	0.00%	38.81%	25.70%	47.64%	35.79%	84.01%	46.73%	39.21%	49.52%	50.92%
Open-End Fxd	0.00%	0.00%	2.47%	0.00%	0.00%	2.75%	0.63%	0.23%	0.00%	1.01%	0.80%
Other RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Leases Receivable	0.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans/Lines of Credit to Members	38.29%	46.77%	53.44%	26.75%	36.75%	24.76%	35.08%	24.89%	110.48%	13.59%	28.89%
Total Loans	571.93%	442.79%	637.92%	329.70%	532.50%	498.59%	648.37%	544.94%	745.08%	625.61%	602.75%
Indirect Loans	0.00%	0.00%	0.22%	14.81%	36.57%	63.08%	97.95%	167.52%	256.32%	141.48%	134.48%
Percent of Vehicle Loans	0.00%	0.00%	0.05%	7.86%	13.58%	24.21%	36.37%	57.18%	85.31%	52.48%	49.05%
Business Loans	0.00%	0.00%	0.91%	0.09%	11.50%	7.22%	48.43%	31.93%	16.90%	29.61%	28.06%
Participation Loans	0.00%	0.00%	33.85%	5.83%	5.13%	6.72%	1.65%	7.46%	2.23%	0.00%	2.73%
Total Mortgage Exposure**	1.86%	2.45%	74.00%	79.26%	215.84%	232.70%	369.80%	262.69%	344.73%	375.37%	324.43%
Total Real Estate	1.86%	2.45%	74.00%	77.62%	169.11%	173.78%	286.38%	190.66%	249.15%	276.34%	241.20%
RE Business Loans	0.00%	0.00%	0.00%	0.00%	6.40%	3.64%	41.51%	25.39%	11.53%	25.90%	23.39%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	1.63%	46.73%	58.91%	83.42%	72.03%	95.59%	99.03%	83.22%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	1.63%	46.52%	58.71%	83.42%	71.91%	95.59%	99.03%	83.18%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.22%	0.20%	0.00%	0.12%	0.00%	0.00%	0.04%



